

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

SERGIO V CUEVAS  
ESTELA CUEVAS  
Debtor(s)

Case No. 05-32641

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2005.
- 2) The plan was confirmed on 12/02/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/06/2006, 10/31/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/05/2006, 09/09/2008, 11/17/2009, 06/28/2010.
- 5) The case was completed on 08/12/2010.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$18,510.00.
- 10) Amount of unsecured claims discharged without payment: \$36,581.49.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$112,899.00
Less amount refunded to debtor	\$57.12

**NET RECEIPTS:**

**\$112,841.88**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,469.66
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$7,569.66**

Attorney fees paid and disclosed by debtor:	\$600.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE TIL PAYDAY	Unsecured	912.00	NA	NA	0.00	0.00
ADVANCE TIL PAYDAY	Unsecured	806.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	3,774.00	2,642.60	2,642.60	2,642.60	0.00
AXCESS RCVRY & CREDIT SOLUTION	Unsecured	969.00	853.50	853.50	85.35	0.00
BENEFICIAL MORTGAGE CO OF IL	Secured	3,381.00	3,381.00	3,381.00	3,381.00	0.00
BENEFICIAL MORTGAGE CO OF IL	Secured	NA	51,360.00	51,360.00	51,360.00	0.00
BENEFICIAL MORTGAGE CO OF IL	Secured	NA	32,760.00	32,760.00	32,760.00	0.00
CAPITAL ONE BANK	Unsecured	228.00	265.67	265.67	26.57	0.00
CHARMING SHOPPES	Unsecured	582.00	837.22	837.22	83.72	0.00
CHECK INTO CASH	Unsecured	720.00	NA	NA	0.00	0.00
COMCAST	Unsecured	66.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	375.00	NA	NA	0.00	0.00
DULCE MARTINEZ & PINTO FAM ME	Unsecured	221.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	278.00	354.13	354.13	35.41	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	788.00	737.93	737.93	73.79	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	748.00	760.46	760.46	76.05	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	494.00	556.62	556.62	55.66	0.00
FISCHER MANGOLD JOLIET	Unsecured	754.00	NA	NA	0.00	0.00
FLEET BANK	Unsecured	448.00	NA	NA	0.00	0.00
HARRIS BANK IN JOLIET	Unsecured	387.00	NA	NA	0.00	0.00
JOLIET MUNICIPAL UTILITIES	Unsecured	87.00	NA	NA	0.00	0.00
LCA COLLECTIONS	Unsecured	138.00	NA	NA	0.00	0.00
NATIONAL QUIK CASH	Unsecured	508.00	NA	NA	0.00	0.00
NATIONAL QUIK CASH	Unsecured	580.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	138.00	NA	NA	0.00	0.00
NCO PORTFOLIO FUNDING	Unsecured	754.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	812.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	97.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL	Unsecured	534.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL	Unsecured	890.00	730.04	730.04	73.00	0.00
PAYDAY LOAN STORE OF IL	Unsecured	528.00	640.00	640.00	64.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	335.00	316.27	316.27	31.63	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	252.00	398.27	398.27	39.83	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	505.00	546.96	546.96	54.70	0.00
PRIMARY CARE	Unsecured	100.00	NA	NA	0.00	0.00
PROGENY HEALTHCARE	Unsecured	118.00	NA	NA	0.00	0.00
PROVENA ST JOSEPH MEDICAL CTR	Unsecured	138.00	NA	NA	0.00	0.00
QC HOLDINGS	Unsecured	740.00	725.00	725.00	72.50	0.00
QC HOLDINGS	Unsecured	725.00	725.00	725.00	72.50	0.00
ROUNDUP FUNDING LLC	Unsecured	172.00	200.48	200.48	20.05	0.00
SANTANDER CONSUMER USA	Secured	9,780.00	9,780.00	9,780.00	9,780.00	2,518.12
SANTANDER CONSUMER USA	Unsecured	NA	5,824.22	5,824.22	582.42	0.00
SBC AMERITECH	Unsecured	101.00	NA	NA	0.00	0.00
SEARS DENTAL	Unsecured	339.00	NA	NA	0.00	0.00
SHERMAN FINANCIAL GROUP	Unsecured	174.00	NA	NA	0.00	0.00
THE CASH STORE	Unsecured	1,800.00	NA	NA	0.00	0.00
WESTGATE RESORTS	Unsecured	NA	13,833.22	13,833.22	1,383.32	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$84,120.00	\$84,120.00	\$0.00
Mortgage Arrearage	\$3,381.00	\$3,381.00	\$0.00
Debt Secured by Vehicle	\$12,422.60	\$12,422.60	\$2,518.12
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$99,923.60</b>	<b>\$99,923.60</b>	<b>\$2,518.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,304.99</b>	<b>\$2,830.50</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$7,569.66</u>
Disbursements to Creditors	<u>\$105,272.22</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$112,841.88</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/26/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.